

UNITED STATES BANKRUPTCY COURT
Eastern District of Michigan
211 West Fort Street
Detroit, MI 48226

Case No.: 16-43201-tjt
Chapter: 13

In Re: (NAME OF DEBTOR(S))

Walter Bates
19946 Kentucky St
Detroit, MI 48221

Social Security No.:
xxx-xx-9561

Employer's Tax I.D. No.:

NOTICE OF REQUIREMENT TO FILE A CERTIFICATION ABOUT A FINANCIAL MANAGEMENT COURSE

Notice is hereby given that, subject to limited exceptions, a debtor must complete an instructional course in personal financial management in order to receive a discharge. Pursuant to Rule 1007(b)(7) of the Federal Rules of Bankruptcy Procedure, the debtor(s) must complete and file a **Certification About a Financial Management Course (Official Form 423)*** as described in 11 U.S.C. § 111.

Debtor(s) and/or debtor(s)' attorney is/are hereby notified that **Official Form 423** must be filed before a discharge can be entered. Debtor(s) and/or debtor(s)' attorney is/are hereby notified that in a chapter 13 case the debtor(s) must file Official Form 423 no later than the date when the last payment was made by the debtor as required by the plan under § 1328(b) of the Code.

Failure to file the certification will result in the case being closed without an entry of discharge. If the debtor(s) subsequently file(s) a Motion to Reopen the Case to allow for the filing of the **Official Form 423**, the debtor(s) must pay the full reopening fee due for filing the motion.

Dated: 4/22/16

BY THE COURT

Katherine B. Gullo , Clerk of Court
U.S. Bankruptcy Court

* NOTE: The court will accept Official Form 423 (Certification About a Financial Management Course) or the Personal Financial Management Certificate provided by an approved course provider to satisfy the requirement under Federal Rules of Bankruptcy Procedure 1007(b)(7).